



Whitney Houston talks!
City Life Page 8

Winter Blues

Page 6

BRIEFS

Bradley opposes state-sanctioned sports gambling: At a press conference last week, Senator Bill Bradley (D-NJ) expressed his strong opposition to legalized sports betting in New Jersey. Bradley, a former professional athlete and co-founder of the New Jersey Coalition Against Sports Betting, said that sports betting "would put a price tag on victory and threaten the integrity of professional and amateur sports." Bradley hopes that Jerseyans will see that the disadvantages of state-sanctioned sports gambling far outweigh the advantages. He said that sports betting sends a message to "our kids, the fans, and the athletes that athletic competition is more about money than personal and team achievement."

—EAT FURTHER

Gov. Florio signs sweeping health insurance reform: Governor Jim Florio signed reforms that will help make insurance coverage and medical treatment available and affordable for virtually everyone in the state. The reforms will require health insurers to cover all individuals seeking coverage, and to spend at least 75 cents of every premium dollar collected on actual medical benefits, no more than the remaining 25 cents on administrative costs, overhead and profits. Also, New Jersey SHIELD will be created to provide coverage for those unable to afford health insurance. The governor says that the health care issue is a national problem that requires a national solution, "but New Jersey isn't waiting." He said, "Health insurance is not a privilege, it is a fundamental right."

—TRENTON

Major relief needed after Winter Storm '92



Devastation caused by Winter Storm '92

Newark offers discount on water and sewer bills

NEWARK—A resolution submitted by Newark Mayor Sharpe James' administration that grants up to a 15 percent discount for water and sewer customers was passed by the Newark Municipal Council at its November 24 meeting.

Now, Newark water and sewer customers who pay the balance of their bills before the end of 1992 will be eligible for the discount. James said the City, in turn, expects to gain \$2 million in revenue from the "Prompt Payment Discount Plan."

Excluded from the discount program are wholesale accounts that purchase water for resale, customers who are currently under a payment plan, unless that customer is paying the full balance of a payment plan, and customers who have other unpaid money owed to the City, such as real estate taxes, tax liens, water liens, payroll taxes or traffic fines.

"During the nation's current recession, it is important for government at all levels to be sensitive to those who are adversely affected by the economy," said Mayor James. "At the same time, municipalities, such as the City

of Newark, need revenue to continue providing essential services. This Prompt Payment Discount Plan accomplishes both goals."

James added, "Also, by paying their water bills before the end of the year, customers avoid a possible rate increase in 1993."

According to Newark Finance Director Ronald Jean, the discount can range from 6 to 15 percent depending on the amount of the customer's outstanding balance. The 15 percent discount applies to balances ranging from \$0 to \$1000.

For balances ranging from \$1001 to \$10,000, the discount is 12 percent. From \$10,001 to \$50,000, the discount is 9 percent. From \$50,001 to \$100,000, it is 7.5 percent, and \$100,001 and over it is 6 percent.

If customers send in their full balances without taking off the discount first, the City will credit their accounts for the amount of the discount as long as payment is received on or before December 31.

For more information about the plan, contact Marian Wheeler of the Water and Sewer Division 201-733-3930.

CITY NEWS

THE NEW JOURNAL OF CIVILIZATION

Payne meets with top transition officials

Topics: national security, international affairs issues

WASHINGTON, DC—Tenth District Congressman Donald Payne—a member of the House Foreign Affairs Committee who was selected to serve as a national security and foreign affairs policy advisor for the Clinton transition team—presented a wide range of recommendations on behalf of the Congressional Black Caucus in a meeting with members of President-elect Bill Clinton's transition team.

Payne, who formed the New

Jersey African-American Alliance for Clinton/ore during the campaign, presented a policy paper to Vernon Jordan, Chairman of the Transition Board; Sandy Berger, Assistant Director for National Security; and Annie Miller, lead personnel person for the National Security cluster. Also attending the meeting were Representative Ron Dellums, one of Payne's colleagues in the Congressional Black Caucus.

The policy statement submitted

to the transition team by Payne and Dellums stressed the need to formulate a more positive and aggressive policy towards Africa and the Caribbean. The report further suggested that the presence of more African-American policy makers in the new Administration would be beneficial towards giving Africa the type of high-profile status afforded in other regions, including Europe, the former Soviet Union, and the Middle East.

The report criticized past administrations for "benign neglect of, and cynical disengagement from, Africa," saying that this policy helped contribute to "the catastrophe in Somalia" and the "crisis in Haiti."

Addressing the situation in Somalia, the report urges the Ad-

ministration of President-elect Clinton to "continue its full support of our coordinated efforts with the United Nations to assist that beleaguered country."

Payne was an early supporter of deploying U.S. troops to Somalia for the humanitarian mission of safe food delivery to starving Somalis. In August, Payne brought a resolution to the floor of the House of Representatives urging the deployment of United Nations security guards to ensure that humanitarian relief efforts could proceed safely. The measure passed unanimously.

At a verbal exchange during a Subcommittee on Africa hearing in September, Payne reiterated to assistant Secretary Cohen his strong support for sending in U.S. troops to

ensure the delivery of food and to help stabilize the environment in the war-torn nation.

In addition, Payne, who met with deposed Haitian President Jean-Bertrand Aristide prior to his meeting with the transition officials, raised the issue of a possible presence by the United Nations and the Organization of American States at observers in Haiti to monitor human rights and other issues. The position paper Payne submitted stated that "the early return of President Aristide is necessary in order to restore hope and provide an incentive for the potential Haitian émigrés to remain in Haiti."

The policy paper also addressed the need for the United States (continued on page 6)

Students commended for posters on dangers of smoking



Carletha Harris (center), director of community health education at United Hospitals Medical Center in Newark, awarded West Side High school seniors Walida Garroson (left) and Stacey Woodard, two of Newark, certificates for their prize winning posters on the dangers of smoking. Both students participated in a poster contest in recognition of the Great American Smokeout recently. Stacey took first place in which she received \$100 and Walida won second and received \$50.

Blacks and America's drug problem

Commentary By William Reed

When are black Americans going to stop being stuck on stupid about the drug situation? When will the African-American community force its so-called "leaders" to step forward and give an account of the war on drugs, and how we can get better benefit than we've been getting in this area? Do black community activists, church and political leaders know that statistics indicate that we are losing a generation of our youth, directly due to the federal government's war on drugs?

A report by the Center on Institutions and Alternatives (NCI) said up to 50 percent of urban black men between the ages of 18 and 35 were either in prison, on parole or probation, on arrest warrants, or awaiting trial on any average day in 1991. "These disparities are to a large degree directly attributable to the so-called 'War on Drugs,' a war which is racially biased on all fronts and has made young black men its enemy," said Jerome G. Miller, president of the NCI. The report, in my opinion, describes a national tragedy," said Baltimore Mayor Kurt Schmoke, an African American who created a national uproar in 1988 when he advocated decriminalization of drugs. Schmoke said the report points up the futility of relying on law enforcement to end drug abuse.

The black community has reason to question whether the government, and leading black voices, have led them down primrose paths by ignoring what can be accomplished with drug decriminalization. The report states that "While some might attribute these disparities to alleged greater drug use by African Americans, national statistics indicate otherwise. The National Institute on Drug Abuse estimates that whites make up 77 percent of all drug users, African Americans 15 percent and Latinos 8 percent." Over 80 percent of the people arrested on drug charges are black. Sound reason also indicates that the average street corner salesman doesn't bring these substances into the country, either.

How many of us are willing to let black "leadership voices" continue to let the government create criminals

and deaths throughout 50 percent of our next generation in the "War on Drugs"? Only a few years ago, our "leadership" was crying and praying about the 50 percent of our youth that couldn't find jobs or career training. While these leadership voices did little to create career opportunities for those youth, today many of them have developed their own "alternative occupations." Now the voices from the Congress, podiums and pulpits do little but cry and pray about a drug distribution process gone berserk with death and destruction over turf claimed by immature teenagers.

We can continue to wring our hands and talk about the fear, terror and homicides associated with urban drug sales, or we can seize the opportunity to regain control of our neighborhoods through drug regulation and taxation. African Americans who are seeking safe streets and security, rather than network microphones to pander for government largesse, can see that current laws supposedly to curb ill health, crime, drug abuse and trafficking, have done nothing but reap destruction on them, their families, and communities. To date, the illegal drug industry still surpasses AT&T, DuPont and Chrysler in revenues. African Americans need to initiate serious discussions on the economics of legalizing various forms of drugs.

Available data suggests that a nation, or local, policy of partial decriminalization of drugs such as cocaine, heroin and marijuana, if combined with a policy of regulation and education, would constitute a major improvement in U.S. drug control and in our regaining our neighborhoods.

With a little examination, reasonable blacks will realize that decriminalized drugs can be regulated and taxed, and the resulting revenue used as remedial processes to keep people out of jail. There is also a window of opportunity for African Americans to gain a foothold in this segment of American commerce. Remember Miller Brewing, Anheuser-Busch and Coors are companies that have emerged since Prohibition. Also, bear in mind, that the turtle race the hare, but he wouldn't have been even in the race had he not come out of his shell and stuck out his neck.

Literacy Awareness Month sparks new literary interest

NEWARK—Two years ago, the United Way of Essex and West Hudson formed the Partnership Against Illiteracy. This past October, the organization sponsored its Second Annual Literacy Awareness Month. Events during the month included conferences, meetings, graduations, vendor fairs, and special readings in various schools.

"Illiteracy breeds illiteracy—the cycle must be broken," stated Samuel M. Convisser, President, The Partnership Against Illiteracy. "It must be evaluated, addressed, and acted upon. The Partnership Against Illiteracy has taken action."

The Partnership's program attracted the attention of the New Jersey State Senate. Senator John

H. Ewing, (R) Somerset County and Chairman of the Senate Education Committee, introduced a Senate Resolution congratulating the Partnership in its work. The Resolution was presented to the Partnership at the opening program.

During the month, the Partnership reached out to the suburban areas of Essex County and offered a series of tours featuring the various town programs located across Essex County.

Also during the month, specialized literacy needs were addressed in the "Workplace Literacy in Health Care" panel discussion; a Publisher and Curriculum Fair was held at the Robert Treat Hotel; representatives from the Hispanic



Mamie Cromartie, of Newark, and Samuel M. Convisser, president of the Partnership Against Illiteracy in the library at Essex County College before the program where Ms. Cromartie was honored for completion of the literacy program, sponsored by Senior Service Corporation. Ms. Cromartie learned to read after reaching her 70th birthday.

community read to children about Hispanic culture and the importance of literacy in the Hispanic Community during the "Hispanic

Community Reads Day"; and diversity in the workplace and its relationship to literacy was the subject of workshops and a luncheon.

The closing ceremonies were held at Essex County College. Certificates were presented to eighteen tutors and learners and several spoke on the importance of their literacy experience and the impact it had on their lives.

The numbers of persons in need of literacy programs in New Jersey is estimated to be close to one million. The gift of literacy frees a person to be self-sufficient and to have increased self-esteem.

Those interested in the Partnership programs and wish more information on literacy programs in the Essex County area may call, 201-824-8115.

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Campbells of Piscataway win with Investors'



Mr. and Mrs. Michael Campbell (center) of Piscataway were the winners of the \$500 top prize of the instant cash giveaway at the grand opening ceremony of Investors Savings Bank on December 15. Patrick J. Grant (far left), president and CEO of Investors, looks on as Sheryl Stoll (far left), manager of the new Plainfield branch, congratulates the winners.

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YOUR TRUSTED LENDER

Coping

By Dr. Charles W. Faulkner

Surviving the holiday

That annual period of loneliness and, for many, unhappiness is just around the corner. The holidays be a period of loneliness for you, or will you be enveloped in happiness? You can create your own fate. I'll tell you why and how. Millions of people will find the Christmas Holidays to be the saddest period of their lives because they feel most unloved at this time. An even larger group of people will find a degree of happiness at Christmas, but will become depressed shortly thereafter. Psychological counselors are deluged with lonely people after Christmas, many of whom may have contemplated suicide.

The reasons are many: people who are lonely all year, get a double dose of loneliness during the holidays when their friends are enjoying the warmth and company of their families. Television extols the virtue of exchanging gifts with those who love you. But, suppose you have no such people in your life.

Some people, who have no one with whom to exchange gifts, greetings and love, cannot handle the continuous sentimentality of the Christmas season, which begins just as soon as Thanksgiving ended. Few people can cope with the abrupt ending of the Christmas carols, spiritually and songs of love, that are intended to make you sentimental, and motivate you to spend your money on Christmas gifts. In the process, then, as easily as the sentimentality began, it ends—the day after Christmas—when there are no more presents to sell.

You can make yourself, and many others, happy by understanding true feelings. Here's what I mean: many lonely people want your friendship. But, few people are likely to take the first step of telling you know, even though they may be bursting with a desire to meet you.

I don't intend that people who might be the most in need of companionship appear to be the most aloof, egotistic and anti-social? Often, this is just a cover to hide their shyness and to hide their fear that you and others will reject them.

Here's the paradox: those who are the most distant and withdrawn, who have the most difficulty in integrating themselves into a group, may be the folks with the greatest need for affection and the greatest thirst for human companionship. They are looked upon as lonesome, but when they dare to open up, you realize what a warm heart they have. They are burning with a desire to love and be loved. In other words, they are just like you (and nearly everyone else). They want love, but they won't take the first step because they fear being rejected.

In short, don't wait until Christmas to befriend someone. Don't wait for others to speak first. Don't be fooled by the aloof exterior. It generally hides a warm human being. Stop looking for the right person. Start being the right person. The best way for you to avoid after-Christmas depression (and to save someone else from it) is to find someone, now, to speak to. Don't look for love. Just look for the opportunity to save another person—and you save yourself in the process.

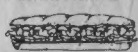
Correspondence can be sent to Dr. Charles W. Faulkner, at Post Office Box 1774, Plainfield, New Jersey 07061.

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1993 Presidential Inaugural Event

Planned to be most accessible, inclusive and diverse in U.S. history

by Larry A. Still

The 1993 presidential inaugural ceremony will be the most accessible, inclusive and diverse in U.S. history, according to Ron Brown, the first African-American chairman of a major political party and now chairman of the Inaugural Committee. Approximately \$20 million worth of activities that are expected to attract hundreds of thousands of visitors to the nation's capital for the ceremony.

In outlining a five-day schedule of ten inaugural balls, free festivals on the Capitol grounds, open White House receptions, a benefit dinner for the homeless and several prayer services, the nation's 52nd inaugural chairman emphasized the theme of "An American Reunion-New Beginnings, Renewed Hope."

Events will be highlighted by the inaugural ceremony, congressional and diplomatic receptions, an "All-American" citizens' lunch, entertainment acts and performances at the suburban (Maryland) Capital Center and the Kennedy Center (in Washington) for young children and teenage youth with all-star ensembles to be announced later. Maya Angelou was invited to write and read a poem at the inaugural ceremony.

Arkansas Gov. Bill Clinton and

Tennessee Sen. Al Gore Jr. will be sworn in as the 42nd United States President and 45th vice-president respectively at "high noon" on Wednesday, January 20th. During the week of January 17th-21st, the White House, the Capitol and most of official Washington, DC, will be open to the public.

Dr. Martin Luther King Jr.'s 64th birthday memorial will be observed on January 18th with President-elect Clinton and retiring president to participate in the ceremony.

"The 1993 inaugural events will honor those who have struggled to lift America," said Inaugural co-executive director Mary McFadden of Pointe, Ark. "Not only the great

leaders of the past—Jefferson, Lincoln and King—but the great citizens of today who get up every day and strive to make their families' lives better and their country stronger," she added.

The week will begin with the Clintons and Gores, joined by Virginia Gov. L. Douglas Wilder, leading a mass, symbolic bus caravan to Washington, D.C., from Monticello, Va., the estate of Thomas Jefferson, the third U.S. president who first invited the "public masses" to the chief executive's White House residence.

"Bill Clinton and Al Gore will follow their way through history on a bus ride through the Virginia coun-

tryside...to the Capitol, reuniting the President and the people on the final leg of the road to the White House," said Co-executive Director Rahm Emanuel.

Approximately 250,000 invitations have been mailed out for the limited, no charge inaugural seats and the \$125 inaugural ball tickets to help pay the estimated \$20 million cost for all of the activities. Various

state associations and local organizations will sponsor private, fundraising events. The inaugural committee also expects to raise about ten percent of the expenses from the sale of souvenirs and "trinkets," Brown explained. "We worked with the District of Columbia government to see that minority vendors and businesses were involved," he added.

NJ Transit teaches school children about public transit

NEWARK—This month NJ Transit will bring its "Public Transit Education Program" to elementary schools in Newark to teach students about bus and rail services and safety.

Launched in 1985, the program was developed in cooperation with state educators to teach students about public transportation, how to ride buses and trains safely and about basic courtesy rules. There also are segments on reading bus and train schedules and how to ride public transit to area locations.

The Public Transit Education Program has several components: a teacher's guide, a ride guide and instructor book for students, and a classroom presentation by a NJ Transit activist.

The presentation consists of an explanation of the "do's and don'ts" of using public transportation and a slide show focusing on safety and courtesy. A NJ Transit bus is brought to schools so students can climb aboard to learn firsthand about safety.

Schools and community organizations interested in having the program shown may contact NJ Transit at 201-491-7090.

PUSH members rally for Somalian victims

CHICAGO, IL.—Now that the hoopla and festivities surrounding the 21st Annual Convention of Operation PUSH in Chicago last month is over, representatives are encouraging attendees and others to remember one very important message: "We have to help the brothers and sisters dying in Somalia."

Somalia, located in northeastern Africa has been devastated by severe drought, disease and war. Almost 100,000 people have died, and thousands more perish every day. According to United Nations officials, Somalia will require 400,000 tons of food to combat starvation. These projections, however, are well below their mark and less than half of the necessary food has been donated.

For more information on the Somalian crisis and how you can help, call Operation PUSH at 312-373-3366.

CORE calls for accountability by minority elected officials

LOS ANGELES, CA.—A call for greater accountability by minority elected officials was declared yesterday by Congress of Racial Equality State Chairman Celestine King III.

"Too frequently minority communities, minority organizations and the minority media fail to maintain a watchful eye on our elected employees to float along after they have introduced the obligatory civil rights bill with a great deal of public fanfare. We must demand more from our elected taxpayer paid employees and their own personal staff."

King said a "new flock of young bright elected employees and their staff" were about to assume their posts from Washington, D.C. to the local courthouse.

"It is fitting and proper for us to expect a new direction for our elected officials and their staffs," said King. "We take for granted that minority officials should respond to minority problems, however, we have a right to expect the same public services in our ghettos as are found in the majority community."

King pointed to a series of public services such as schools, street repairs, library collections, recreation facilities, cable television service, mass transit, and health care that were not comparable with the majority community.

"The media must be more diligent in reporting the committee actions or lack of actions by our minority elected officials," said King. "Too often they become the tools of special interest groups on those legislative matters not usually considered a minority issue. We must expect a higher standard from minority elected officials than the total community or we will never overcome."

Bradley, NJ delegation request aid

WASHINGTON, DC.—In response to a severe winter storm causing major damage to the Jersey Shore, Senator Bill Bradley (D-NJ) today sent a letter to President Bush requesting approval of New Jersey's request for federal disaster assistance.

The letter, signed by the members of the New Jersey delegation underscored the "financial strain of effectively responding to this natural disaster." It stressed the point further by adding, "we cannot allow this natural disaster to inflict further damage to our state's economy and recreational areas."

Bradley said, "The Jersey Shore is being devastated by this powerful storm from Cape May to Sandy Hook. On one hand, our shore communities are no strangers to storms and know how to pull together and work to rebuild our precious beaches after the storm passes. On the other hand, the magnitude of this storm is causing such severe damage, we won't be able to do it alone and will need federal assistance."

Bradley said that he plans to do everything possible to help shore residents, rebuild the damaged homes and businesses, and rehabilitate the battered beach environment."

Lipman's Seminars

On Saturday, December 19, a seminar on "How to Obtain Bonding" will be sponsored by the Business Division of Essex County College and the Regional Alliance for Small Contractors of New York and New Jersey. Speakers are: Timothy Sheehan, executive director of the Alliance; Scott Adams of American Surety; Bryan Finnin deputy director of Urban Programs of NJEDA; and Lance Thomas of F.W. Dodge. The seminar will take place at Essex County College in the small dining room from 9:00 a.m. to 12:30 p.m.

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OPINION EDITORIAL

Operation Restore Hope

Although President Bush is going out with a bang after sending troops to Somalia to protect the delivery of food and other commodities, let's hope that President-elect Clinton will not inherit another foreign incident that drains the focus on domestic issues. This may sound uncaring, however, that is the reality. It is difficult to have 30,000 American troops on foreign soil on a well-intentioned mission of mercy have an incident happen where the situation escalates into combat and possibly war.

We believe that Operation Restore Hope is an important effort. We also believe the troops should be there. However, Americans should understand how volatile this situation is. We should also have strategies for keeping any hostile incidents under control so they won't become fodder for war.

Recently, Somali super model, Iman, made a suggestion to send diplomats who could carry on peace talks with the warring factions in Somalia in an attempt at a lasting solution to the problem not a bandaid.

We agree that diplomacy as well as troops are necessary to show our good intentions for Somalia as a whole not just to occupy her land for a moment, as it might seem.

Although we cheer and support our troops and commend President Bush for his humanitarian effort, we must look realistically at Operation Restore Hope and resolve it for the sake of Somalis and now for Americans as well.

Letter to the Editor

Dear Editor:

During these tight fiscal times, some suburban and urban cities have implemented the following:

- 1) targeted certain jobs for reduction in the work force, to stabilize the budget;
- 2) Eliminate jobs by reducing tax burden.

Recommended are two ways to reduce a budget:

- 1) Reduce (eliminate) jobs
- 2) Reduce spending

This Tax and Spend administration refused to do what Mayors in other suburban and urban cities have implemented, when faced with major tax increases. This administration should have submitted a job reduction plan to the council.

No Mayor can reduce a budget by using gimmicks, such as the use of severer monies. We (council) are not in favor of eliminating jobs. However, cutting services means cutting jobs. We want this Mayor to create in our city a work force providing greater productivity with less workers. Our Mayor's decision to recommend the use of funds from the "Greenbrook Sale of Assets" is not a great challenge to creative thinking. We are surprised that any councilmember would entertain such a thought when we are faced with a crisis wake of a nationwide crumbling infrastructure. Certainly

we as councilmembers are cognizant of the nations unemployment; we were voted as members of the governing body in the City of Plainfield not to protect the jobs of city employees, but to protect the property of the taxpayers. No municipality in the state can afford to maintain existing city jobs with high property taxes spurred by high taxes from revaluation. Revaluation should have forced the Mayor to examine priorities which are as follows:

- a) Keeping every city job (or)
 - b) Keeping every tax payer who have to pay for those jobs.
- Council recognizes its fiduciary responsibility to strike a budget. We (council) have recommended a \$400,000 cut in the '92-'93 budget, and we know this is not enough. We are demanding that the Mayor stop using "gimmicks" to achieve recommended budget reductions.

It is appropriate and past practice for City Council to rely heavily on its state (elected) representative to resolve a major area of crisis. When the City of Plainfield was awarded an Urban Enterprise Zone fund (UEZF) in 1985. The then former Mayor Richard L. Taylor worked closely with the then Council President, Helen Miller and members of Council who joined with Assemblyman Schwartz, Lynch, & Smith

to bring home the prized UEZF funds to Plainfield.

Assemblyman Green works closely with members of this Council. As Council President, I reached out to Assemblyman Green requesting assistance. Certainly Assemblyman Green informed us of what he was going to do, which was to provide immediate tax relief for Plainfield tax-payers. We were grateful to Assemblyman Green for using his good office to assist the City of Plainfield in this matter of what we deem to be of extreme importance to the taxpayers and governing body. As a result, Plainfield has been granted permission from the Department of Community Affairs to use \$500,000 of unexpended appropriation reserve funding from the FY '92-'93 budget. The bottom line "tax relief for taxpayers in the City of Plainfield in the fiscal year '93 budget."

*Faheemah S. El-Amin
(President, Plainfield
City Council)
Elizabeth A. Urquhart
Helen Miller
Troy L. Smith*

Letter to the Editor

Dear Editor:

In response to the recent press release by four Plainfield Councilpersons regarding the FY 93 Budget, I found their comments to be consistent with their general lack of understanding about the operation of the City, the relationship between operations and budgeting, and specific actions which have already been implemented to streamline the organization and stabilize the tax rate.

This press release, among its other inaccuracies, indicates that they have submitted proposed budget reductions totaling \$400,000. They have had the introduced budget since July; and, to date, neither the administration nor the public has seen these alleged recommendations for cutting the budget. These Councilpersons must be discussing this mystery list behind closed doors since the administration and the public have not had the courtesy of an explanation as to how these cuts would impact services and personnel.

The Councilpersons make references to a "major tax increase" yet give no information to substantiate this. My estimate of the combined municipal, school, and county tax rate as affected by this budget would increase 1% from \$32.02 to \$33.05.

Although I would have preferred no increase, I would hardly call 1% monumental given the demand for City services during these difficult times. Based on their statements regarding the effects of the recent property tax revaluation, it is obvious that they do not understand the dynamics or economic relationship between revaluation, assessed value, and the City's budget.

If these Councilpersons had taken the time to discuss the results of Plainfield's revaluation with the administration, they would have found that we experienced one of the fairest revaluations possible in that less than 1% of the assessed value shifted from commercial property to residential property owners.

Furthermore, they would have learned that the number of proper ties which experienced no increase or a decrease in property taxes as a direct result of the revaluation far exceeds the number that experienced an increase due directly to the revaluation.

Everyone recognizes the risk of an increase, but we tend to lose sight of those who experience no increase or decrease from a process that is meant to achieve a more equitable sharing of the burden.

I do join with the Councilpersons in acknowledging the assistance of Assemblyman Gerald Green on behalf of the administration's request to DCA to anticipate the canceled FY 92 encumbrance as a revenue in the FY 93 budget.

I am most saddened by the fact that the Council seems destined to repeat the same embarrassing circumstance of last year when the state had to step in and perform the Council's responsibility of setting the tax levy.

*Mayor Harold Mitchell
Plainfield*

We suggested a strong monitoring of the system, how the money is spent and greater accountability from the Newark Teachers Union.

not because we're anti-union, but because the union should take action against teachers who are chronic absentees; teachers who are not performing properly in the classroom; and teachers who do all kinds of odd things.

In some schools open hostility exists between teachers and principals and teachers and teachers. Some of these hostilities are ages old.

Ms. Fitzgerald — or the governor's new task force to study education in New Jersey — needs to focus attention on Newark where education is synonymous with politics, particularly when it comes to the election of board of education members.

On Board of Ed election day, everybody gets in the act. School administrators, teachers, local politicians and the disinterested community. If the city is lucky, one or two of the candidates are parents with children in the system. More than likely winners have well placed political connections who want a relative or friend to be a top administrator or assigned to a specific school.

Meaning nobody seems to be terribly upset with the continuing spiral of dropouts, teenage pregnancy, student crime (including carjacking in the shadow of the school, drug dealing on school property and drug use in school buildings).

The renaissance of Newark will produce more than new housing in the neighborhood. Eventually new jobs will come into the city if there is a labor force to support business and industry.

That labor force must be able to perform and produce to keep investors competitive. This is especially true with the new technology in the workplace. People who cannot read, write, operate computers or work with their brains instead of their hands, will have no place to work in the future.

This should concern all of us who want to see young people take advantage of the new opportunities that abound for some of them. Governor Florio is on the right track when he talks about more parental involvement. Certainly parents are responsible for instilling values in their children at an early age. Behavioral patterns begin in infancy and socialization begins in kindergarten or today in pre-school nurseries.

Few children are born with character defects that make them monsters by age 6; and fewer kids need to be singled out as special education "problems."

Ask any Newark teacher brave enough to tell the truth and he or she will complain about the excessive use of special ed. classes by school officials. Alert, dedicated teachers help some students escape the stigma of special education. Too many students, however, fall through the cracks and that's just one of the many problems with inner city schools.

John Ellis had to know there was something drastically wrong in Newark but was obviously not courageous enough to do something about it. Hopefully his replacement will not be hesitant to step on some toes no matter to whom they belong.

Change in education may not come about in any city until the elected officials demand a bigger bang for the buck. If they are willing to get involved in the election of people to the board of education, they must also be willing to make those people accountable for what the system produces.

It's no secret that unions are well known for contributions to candidates running for public office. But this should not matter less aware of how union members fulfill jobs in the public sector.

Child abuse, whether it's physical or psychological is a terrible waste of time and money. Schools that short-change students can no longer be tolerated and neither can those well meaning citizens who are quick to blame children for not learning instead of these responsible for teaching them how to learn. We should be wary of the politicians who only address the issue of education in the heat of a political campaign. These same politicians have many sports figures who are often visit Newark schools. It's an excellent opportunity to pose for pictures and to bask in other people's glory.

After one of these celebrity visits, a kid can tell you everything his "hero" said, but how sad it is that that same kid can't read a book about his hero.

It's food for thought.

Two good friends died recently. Former governor Richard J. Hughes and a former Essex County College colleague, Edna Greenleaf.

Neither I did know each other personally, yet they had a lot in common in service to New Jersey and the people with whom they interacted.

Both were witty, charming, sensitive to peoples needs and found their niche in public service. Dick Hughes served as governor from 1962 to 1970 and as Chief Justice of the state Supreme Court from 1973 to 1979. He accomplished much in both jobs and helped to write important pages in history.

He was governor during the 1970 riots in Newark and Long Branch and brought all of the upris-

ing to conclusion when he had the courage to call in the National Guard units to restore peace and sanity in Newark. When he made a personal visit to the riot-torn city, he did not meet with the people in the communities at City Hall, he chose to come to the Leagues building on Clinton Avenue and later at the old Roseville Avenue armory to sit and talk. That was the supreme gesture of courtesy to the people of the city.

In later years he established the state's first Advisory Committee on Judicial Conduct. I served on the initial committee and learned first-hand the Chief Justice was serious about the privileged being scrutinized as thoroughly as the under-privileged in the justice system.

I also had the privilege of serving with him as co-chairman of the Martin Luther King, Jr. Commission. He served conscientiously despite age and infirmities that forced him to divide his time between retirement in Florida and an intense interest and concern for New Jersey.

Edna Greenleaf had the same kind of stubbornness in ignoring illness that plagued her for years. She was an avid advocate for improvement of health care for her fellow native New Yorkers, and was equally avid about the education of Newark children.

A single mother who raised four children — Karen, Melanie, Gregory and Anthony — Edna returned to Newark and was graduated from Essex County College in 1980.

In addition to working as the college's Coordinator of Advisement and Registration, she directed activities for the Alumni Association and established an annual program that included a holiday food drive and a Toys for Tots party at ECC.

Edna encouraged other community activists to be involved in the Region II Health Care Planning Council and the American Lung Association of Northern New Jersey. She was a member of the OB/GYN Advisory Committee and the Board of Concerned Citizens at UMDNJ, where she served as chairperson of the Patients Care Committee.

It would have been understandable if Dick Hughes or Edna Greenleaf had lost their abilities to utter witicism, or if they had complained bitterly in the later months of their lives. He suffered a failing eyesight and finally a stroke, which took its toll. She, and energetic leader in the community and her which was confined to a wheelchair many months before her demise.

But in telephone conversations neither of these people lost their verve for optimism, nor were they maudlin about their illness.

They remained remarkably witty and charming and encouraging about the past, present and future. Dick Hughes and Edna Greenleaf were men and women of real life. Profiles in Courage.

Quote of the Week

"Health Insurance is not a privilege, it is a fundamental right."

—Governor
Jim Florio

CITY NEWS

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YOUTH/EDUCATION/SUCCESS

SOUTHERLAND NOMINATED TO REPRESENT NJ AS CONGRESSIONAL SCHOLAR

IRVINGTON—Seventeen-year-old Rayba Southerland was nominated to represent New Jersey as a Congressional Scholar in the National Youth Leaders Conference to be held in Washington, D.C. in February 1993.

Rayba is a senior at Irvington High School and will be joining over 350 of the nation's most promising youth for a special week of activities. Students are scheduled to meet various government officials, as well as national media figures and renowned scholars, and attend a White House briefing.

"I really want to get a better understanding of how government works and to see the actual process," Rayba stated.

Not only has Rayba been politically active in the Youth and Government group at the High School, but she is also drum major of the marching band, a member of the jazz band, the concert band, the Latin Honor Society, Peer Leadership, the varsity softball team and the girl's varsity basketball team. She said getting involved in these activities enabled her to enjoy high school better.

The young Irvington resident plans to attend either Hampton University, Virginia Union University or North Carolina Central and to major in pre-medicine.

Rayba, whose future career plan is to become a pediatrician, advised other students to further



Rayba Southerland

their education as well. "Continue your education even after high school. Be a leader and not a follower of the crowd."

Rayba will receive the National Youth Leadership Certificate of Merit at the completion of the conference.

Smith, Moore, Baxter, Natale and Harris receive awards from FDU's EOF

FLORHAM-MADISON — Fairfield Dickinson University's Educational Opportunity Fund Program (EOF) recently presented awards to outstanding students, graduates and a faculty member.

The Outstanding Achievement Award was given to graduate Katrina Smith of Paterson for earning the highest grade point average for the 1991-92 academic year.

Kevin Moore, also of Paterson, won the Most Improved Student Award for having demonstrated the greatest level of improvement during the 1991-92 academic year.

The Community Service Award was presented to Adrian Baxter of Newark. He earned the citation for taking the initiative in reaching out to help others, and for participation in activities which improved the campus community. Baxter is president of FDU's Student Government Association.

Jennifer Natale of Plainfield earned the Rookie Award, given to the freshman who earns the highest grade point average for the academic year.

Mark Harris of Jersey City won the Spirit of EOF Award for exemplifying the overall spirit of the EOF Program by making strides despite adversities.

To show their appreciation for the additional support she gives to students enrolled in her classes, the students selected Dr. Judith Waters of Montville as Outstanding Faculty member.

Recipients of Academic Achievement Awards, for students who earned a 3.0 grade point average for the Fall 1991 or Spring 1992 semesters, include: Leonard Alkiewicz and Thelma Cadet of Elizabeth; Jeanette Jackson, Veronica Nicholas and graduates Michael Baxter and Sharon Johnson, all of Newark; and Lakeshia Evans of Paterson.

EOF, funded by the State of New Jersey, provides financial aid and academic support services to students who need assistance in achieving their academic goals. The EOF Program at FDU provides each student with a counselor who meets with the student on a regular basis. Tutorial services are available free of charge and workshops, such as "Preparing for Final Exams" and "Learning Better Study Skills," are offered. EOF also sponsors a residential summer program prior to the student's freshman year. The program, which features basic skills and college-level courses, is designed to help students adjust to the University. For information on EOF at FDU, call 201-492-2160.

USDA announces national scholars program

PHILADELPHIA — Secretary of Agriculture Edward Madigan announced the establishment of a four-year, \$2.8 million National Scholars Program for students studying agriculture and related subjects at 17 historically black land-grant colleges and universities.

The program will provide at least 34 scholarships each year, to total at least 136 scholarships over a four-year period.

USDA will provide students in the program with full tuition, fees, books, a personal computer and software, employment and employee benefits for each year for four years while pursuing a bachelor's degree. Each scholarship is valued between \$15,000 and \$22,000 per student per year. The institutions will provide the scholarship recipients with room and board for each year.

Receipt of this scholarship requires the student to pursue his or her education at one of the 17 historically black land-grant institutions.

To be considered, a student must score 1,000 or higher on the Scholastic Achievement Test (SAT), or 21 or higher on the American College Test (ACT), have at least a 3.0 Grade Point Average (GPA) and demonstrate successful leadership and community service.

Students must be U.S. citizens,

demonstrate good citizenship and sign a service agreement to work one year for USDA for each year of scholarship. During the scholarship period, students are part-time employees of USDA.

Students must apply by Feb. 1, 1993, to become eligible for consideration for designation as an USDA/1890 National Scholar.

Youth Excited about Success

Plainfield residents William Amers, grade 12, and David Moore, grade 10, were named to the Headmaster's Honor Roll for the first quarter of the 1992-93 school year at Oratory Catholic Prep School. Eight Newark residents have earned academic honors for the first marking period of 91. Peter's Prep. Joseph Petrosino received first honors; Richard Faustino and Alton Fletcher received second honors; and Listerio Di Gino, Stephen Tortorella, Arthur Morasco, Marcel Purnino and David Nagy received honorable mentions. Timothy Kolaga of Plainfield, grade 9, was invited to attend the 1992 Center for Talented Youth (CTY) Environmental Days program, a program offered to students who have scored in the top three percent of their peers in the nation. It provides accelerated and individualized academic programs.

TAKE A PHOTO WITH SANTA

PLAINFIELD — IN THE SPIRIT OF THE APPROACHING HOLIDAYS, CAPTAIN JOHN P. DRISCOLL, PLAINFIELD ACTING CHIEF OF POLICE INVITES PLAINFIELD PARENTS AND GUARDIANS TO BRING THEIR CHILDREN TO VISIT SANTA CLAUS AT POLICE HEADQUARTERS, 200 EAST FOURTH STREET.

SANTA WILL BE "ON-DUTY" IN THE YOUTH SECTION ON SATURDAY, DECEMBER 19 FROM 11 A.M. TO 5 P.M.; TUESDAY, DECEMBER 22 FROM NOON TO 5 P.M.; WEDNESDAY, DECEMBER 23 FROM NOON TO 5 P.M.; and THURSDAY, DECEMBER 24 FROM 1 P.M. TO 6 P.M.

CHILDREN WILL RECEIVE A FREE POLAROID PHOTOGRAPH TAKEN WITH SANTA AND A CANDY CANE.

"TWILIGHT TECH" FOR YOUNGSTERS COMING TO THE UCVTS

SCOTCH PLAINS — Following the success of the pilot Summer Enrichment Program for middle-schoolers held earlier this year, the Union County Vocational-Technical Schools are initiating another novel offering to begin in January 1993.

Gail Iannattoni, president of the UCVTS Board of Education, announced the Board approved implementation of the program, which was recommended by Superintendent Dr. Vito A. Gagliardi.

"Twilight Tech" is designed for students in grades six, seven and eight who will be recommended by school districts within the county. There will be 24 sessions from 4 p.m. to 5:30 p.m. on Tuesdays and Thursdays during January, February and March.

The project will consist of four separate courses, all to be held at the Vocational-Technical Schools' Scotch Plains campus, 1776 Raritan Road. Included are Graphics Technology, Electronics and Robotics/Circuitous Logic; Commercial Art/Graphic Design; and Illustration and Metal Art Welding Technology. These courses will be taught by experienced instructors. Enrollment is limited to 60 students and will be on a first-come, first-served basis.

An orientation session is being planned for parents and students selected to attend "Twilight Tech."

Board President Iannattoni pointed to this as another example of how the UCVTS are increasing efforts to serve all segments of the community.



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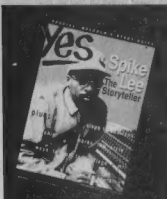
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Religious Calendar

SATURDAY, DECEMBER 19

PLAINFIELD—The Rio-Charles Choral Ensemble's Thirteenth Annual Christmas Concert at 7:30 p.m. at Christ the Redeemer Presbyterian Church. The program of Christmas carols, hymns and gospel selections will be offered. Tickets, \$15. Information call 908-753-1352.

METUCHEN—The Combines Choir of the New Hope Baptist Church, Metuchen will hold their second annual Candlelight Christmas Concert. For more information call 908-646-8941.

THURSDAY, DECEMBER 24

NORTH PLAINFIELD—Holy Cross Episcopal Church, located at the corner of Grove and Mercer Streets, will conduct its annual Christmas Eve service from 8:30 a.m. to 1:30 p.m. People of all faiths are asked to give the "gift of life." For more info or to make an appointment to donate call Terry at 756-6414 or 494-1117.

SUNDAY, DECEMBER 27

NEWARK—The Newark Preservation and Landmarks Committee will hold a holiday tour of Newark churches. The tour will leave from St. John's St. Patrick's Pro Cathedral on the corner of Washington St. and Central Ave. at 11 a.m. Tour cost \$7 for members and \$10 for non members. Reservations are being sent by check to the Newark Preservation and Landmarks Committee, PO Box 1056, Newark 07101.

SATURDAY, JANUARY 16

BEACON—Jersey City branch of the NAACP presents its 12th annual Martin Luther King, Jr. Memorial Breakfast at the Sheraton Meadowlands at 8:45 a.m. Rev. Dr. James Warren, pastor of the St. James AME Church in Newark will present "Reach Out and Touch." For information call 201-333-3697.

CHCNI and NHA aid elderly during holiday season

NEWARK—As part of its 90th anniversary of providing health care services, employees of the Community Health Care of North Jersey, Inc. (CHCNI), in cooperation with the Newark Housing Authority (NHA), will volunteer special assistance during the holiday season to residents of the Scudder Homes Elderly complex, located on Lincoln Street.

Nurses, social workers, home health aides and support staff will assist with shopping, cleaning, laundry, various errands, holiday decorating and other household chores. The volunteers will also read to them and offer any additional services they can.

"We are adopting clients who need an extra hand around the house," said Suzanne Sblendoro, president and chief executive officer of the Orange, New Jersey-based home care organization. "Our volunteers will spend time with a client taking care of chores which are difficult for them to do on their own, or for which no affordable service exists."

Approximately 100 Scudder Elderly residents use the health care services on a weekly basis provided by CHCNI employees at the complex.

Winter Blues: Tips to combat SAD

SUMMIT—During the long, cold winter, when the sun rises at 7 a.m. and sets at 5 p.m., many people spend the daylight hours indoors. Researchers tell us that the loss of the sun's gleaming rays may make more than 10 million people moody, miserable or seriously depressed.

People who suffer from feelings of anxiety and dread as winter approaches may be experiencing symptoms of Seasonal Affective Disorder (SAD), a serious mood change that sometimes occurs with the change of the seasons. According to Steven E. M.D., Associate Medical Director at Fair Oaks Hospital, the disorder is marked by feelings of sadness or depression, often coupled by anxiety.

"Symptoms of SAD can include social withdrawal, extreme fatigue, increased sleep, and weight gain due to increased appetite and carbohydrate cravings," explains Dr. Erie.

"For people with SAD, everything slows down," says Dr. Erie. "Active energy and enthusiasm become sluggish, tired and irritable."

SAD victims typically become more debilitated as the season progresses. A student with SAD may

also find it difficult to get up in the morning and get dressed. Even after that many hours of sleep, the student still has difficulty getting out of bed in the morning and getting dressed.

Who Is at Risk
Age, sex and geographic location are all risk factors for SAD. Those living in Northern states are more likely to develop seasonal depression. Women are at least three times more likely to develop the disorder than men. Symptoms generally appear when a person is in his

or her early to mid-twenties, although some teenagers have developed symptoms.

In susceptible people, a lack of available sunlight seems to cause a desynchronization of biological rhythms that regulate body functions. It appears that a disruption of these rhythms leads to depression.

"If, as the leaves begin to fall, so do your spirits, you may be suffering from SAD," says Dr. Erie.

Clinical Identification
The conditions necessary for a seasonal depression to be clinically identified include:

• Depression occurs within a particular 60-day period—for example, from the beginning of October to the end of November.

• Full remissions also occur within a particular 60-day period—for example, mid-February to mid-April.

These changes have happened at least three times in three separate years, two of which were consecutive.

• Seasonal episodes outnumber non-seasonal episodes by more than three to one.

There haven't been any extensive seasonal stressors, as being unemployed every winter.

Safe, Effective Treatment

Exposing a person to bright artificial light can correct the abnormalities caused by deficiencies in natural light. This type of treatment is called phototherapy. Patients generally are exposed to a panel of lights that mimic natural sunlight for two hours every morning for a week, then for about 30 to 60 minutes a day for the rest of the winter. Sitting about three feet away from a bank of full-spectrum fluorescent bulbs, patients are asked to look at the light once every ten seconds. About 70 to 80 percent of SAD patients respond favorably to treatment with light.

The side effects to this treatment, which usually last a few days, are relatively mild physical complaints such as headaches, eyestrain, irritability, or fatigue.

New Developments in Treatment

Since many hours of phototherapy every week can disrupt a person's normal schedule, new developments are being tested to make treatment more convenient.

A new light visor—a battery powered device resembling a baseball cap—allows people to read, watch television or exercise while receiving treatment. And new computerized light creates an artificial sunrise in a person's bedroom by gradually increasing in intensity while patients sleep in the early morning hours.

A complete medical examination by a physician is critical in diagnosing any form of depression, including SAD. It is advised that phototherapy only be administered under the supervision of a specialist with experience in this area.

Self Help Tips For SAD

Fair Oaks Hospital offers the following suggestions for seeking out extra sunlight during the winter solstice:

• Schedule a 15-minute walk around the outside of your office building each day, particularly if you seldom leave the building during the day.

• Look for ways to eat lunch outdoors or by a window.

• Meet friends in the parking lot after work and talk for a few minutes before they get dark.

• Have as many windows with a southern exposure as possible.

• Avoid dark furniture in your home.

• Eat protein in the morning and avoid complex carbohydrates for breakfast.

• For a free copy of the book, "Light Up Your Blues: Understanding and Overcoming Seasonal Affective Disorder," please contact Fair Oaks Hospital at 908-277-9016.

Tax-saving tips for 1992

ROSELAND—Tax planning is a year-round process. By waiting until your tax forms arrive in the mail, you may miss valuable opportunities to reduce your tax bill. The New Jersey Society of Certified Public Accountants (NJSCPA) offers some year-end tax-planning tips.

Estimate Your Deductions: If your itemized deductions for 1992 will not exceed your standard deduction, consider postponing as many tax-deductible expenses as possible until 1993 when you may be able to take full advantage of them.

Check Out Tax-Advantaged Investments: Consider selling treasury and corporate bonds and replacing them with municipal bonds. Income from municipal bonds is exempt from federal tax and is not included in your adjusted gross income. If the bonds are issued by your state, the interest may also be exempt from state and local income taxes as well.

Contribute to an IRA: If you (and your spouse) are not covered by an employee pension plan, you can deduct up to \$2,000 in IRA contributions if single and up to \$4,000 if married. If you are covered by a pension plan, you may still be able to make a deductible IRA contribution depending on your adjusted gross income. But even if you are not eligible for the deduction, you can still benefit from the fact that IRA income grows tax-deferred. Consider investing in Series EE Bonds: Pro-

ceeds of Series EE bonds purchased after December 31, 1989, may be totally tax-free if you use the money to pay for qualified educational expenses and you meet certain income limitations.

Open a Keogh: If you have any self-employment income, you can contribute and deduct up to 20 percent of your net self-employment income, or up to \$30,000, to a Keogh plan.

Roll Over Lump Sums: If you receive a lump-sum distribution from a pension or profit-sharing plan, consider rolling the money into an IRA so you will pay tax only on the amount that you withdraw.

Make Interest Loss Taxing: Since consumer interest is no longer tax-deductible, consider paying off consumer debt with a home equity loan. Generally, interest is fully deductible on home equity loans of up to \$100,000. Or you might sell investments to pay off consumer debt and borrow funds to replace the investments. Investment interest is deductible up to the amount of the investment income you receive for the year.

Examine Your Medical Expenses: Unreimbursed medical expenses are deductible only to the extent they exceed 7.5 percent of your adjusted gross income. Deductible medical expenses include such items as glasses, hearing aids, crutches and even orthopedic shoes, as well as home improvements made to accommodate a handicapped family member. Remember, how-

ever, that unnecessary cosmetic surgery is no longer deductible.

Bunch Miscellaneous Expenses: Miscellaneous expenses are deductible only to the extent that they exceed 2 percent of your adjusted gross income. Eligible expenses include union dues, tax-preparation fees, job-hunting expenses and subscriptions to trade magazines.

Give to Charity: In addition to gifts of cash and property, expenses associated with volunteer work, such as uniforms and transportation costs, are deductible.

Check Your Moving Expenses: If you moved in 1992 to take a new job, some of your unreimbursed moving expenses may be deductible. Check with your tax adviser to see if you qualify for this valuable deduction.

Start a Deduction Diary: A diary listing your tax-deductible expenses is one of the best ways to remember them at tax-filing time and to prove them if you are ever questioned by the IRS. Your diary should include all of your miscellaneous medical and charitable expenses, along with the dates and purposes of those expenditures.

Consult a CPA: With Congress considering a multitude of new tax laws, consulting a CPA is more important this year than ever before. Think twice before making significant financial and tax decisions without professional advice.

Toll free information numbers for senior citizen caregivers

PISCATAWAY— "Families or guardians in need of financial, emotional or physical assistance in caring for our elderly citizens now have a toll-free information line available to them," announced Assemblyman Bob Smith (D, 17th District/Middlesex, Union, Somerset).

Smith said the number, 1-800-792-8820, operates from 8:30 a.m. to 5 p.m. Monday through Friday, and is available through the New Jersey Division on Aging's Senior Citizen Information and Referral Service. The number provides information regarding resources and services for caregivers on senior citizen housing, insurance, and benefits.

The Eldercare Locator number, 1-800-677-1116, is a nationwide number which operates Monday through Friday from 9 a.m. until 8 p.m. The Eldercare Locator provides information about senior citizen services offered throughout the country. The number can provide callers with information on nursing home care, financial assistance, in-home health care, elder

abuse, Alzheimer's, adult day care, housekeeping, nutritional programs, medical and legal counseling, transportation, personal grooming and hygiene, recreational opportunities and relief care for the caregivers themselves.

Smith said these referral num-

bers can provide valuable information for those people providing care and services to the elderly. "In this day and age it is very important to find out where help is available for both the person receiving care and the one giving the care," said Smith, then everyone benefits.

Volunteer aides needed for Runnells holiday party and trips

ELIZABETH—Volunteers are needed to help make the holidays and the rest of the year a little brighter for the patients.

According to Freeholder Alan Augustine, visiting member of Runnells Specialized Hospital Board of Managers, holiday party will be held on Tuesday, Dec. 29, from 6 to 8:30 p.m. Holiday parties are needed to escort wheelchair patients to and from the party, starting at 6 p.m.

Volunteers are also needed year-round to escort patients with hospital staff on excursions for shopping, restaurants or to the Garden State Arts Center for entertainment. Bus transportation is provided. A shopping trip is planned for Wednesday, December 16. If interested, call the Volunteer Services Office at 908-771-3847, or stop in at the hospital, 40 Watchung Way, Berkeley Heights.

Payne meets with transition officials

(continued from page 1)

States to adjust to the post-Cold War era through changes in diplomacy, military strategy, and security considerations. The report included a statement by the lawmakers "strongly urging the Clinton Administration to make hallmarks of its foreign and national security policies the promotion of democracy, human rights, human development, arms control and arms reduction and sovereignty."

Other recommendations put forth in the meeting centered on affirmative action programs in the Department of State, the Agency for International Development, the U.S. Information Agency, and the National Security Council; the need to address the AIDS epidemic in Africa and other nations and the need to improve U.S. policy towards Angola, Liberia, Mozambique, South Africa, Zaire, Morocco and Kenya.

In addition, the policy paper suggested the development of a structure for self-determination of status in Puerto Rico.

Payne has also been asked to submit recommendations for appointments at the top levels in Washington and in regional and local areas.

Payne has also been asked to submit recommendations for appointments at the top levels in Washington and in regional and local areas.

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Spotlight on East Orange & Newark

Business Calendar

WEDNESDAY, DECEMBER 16

SOMERVILLE—The Somerset County Chamber of Commerce Annual Membership Meeting Luncheon will be held on December 16 from 11 a.m. to 1:30 p.m. at the Somerset Plaza Hotel. Admission is \$35 per person. For more info or registration call 908-725-1552.

THURSDAY, DECEMBER 17

PARAMUS—Tax Concerns for the Small Business is a seminar at Bergen Community College. The cost is \$22 for the session which runs from 7-10 p.m. For more info call 201-447-7441.

FRIDAY, DECEMBER 18

SOUTH PLAINFIELD—The Central Jersey Chamber of Commerce invites you to meet your new congressman, Bob Banks, at its general membership luncheon at noon at 2000 Park Avenue. Reservations are \$25 per person. For more info call 908-764-7250.

TUESDAY, JANUARY 5

ISELIN—The New Jersey Society of Certified Public Accountants will host an Accounting Career Fair at the Sheraton at Woodbridge Place from 9:30 a.m. to 12:30 p.m. This is not a job fair but an information gathering session. For more info call 201-226-4494, ext. 225.

MONDAYS, JAN. 11 - FEB. 22

PARAMUS—The first winter/spring session of The New Jersey Association of Women Business Owners (NAJWO) EXCEL Start Right entrepreneurial training program will be held at Bergen County Community College from 9 a.m. to noon. For more info call Harriet Nazareti at 908-707-0713.

TUESDAY, JANUARY 12

BRIDGEWATER—The Somerset County Chamber of Commerce will hold at Breakfast Forum with Malcolm "Steve" Forbes, Jr. from 7:30-9 a.m. at the Bridgewater Manor. Admission is \$30, \$20 for Commerce members.

Merger produces minority firm with investment banking, sales and trading expertise

SECAUCUS—Glaves Securities Corporation of Wayne and R.D. White & Co., Inc. of New York City have agreed to a merger that will form R.D. White, Glaves & Co., Inc., a minority-owned financial services firm specializing in municipal and mortgage-backed securities.

The new company, with a staff of 23, including eight institutional sales representatives and seven investment bankers, will create one

of the largest minority-owned brokerage firms in the country and will maintain offices both in New York City and Wayne.

"The combination of our two companies will provide our clients with a blend of investment banking expertise and trading capacity," said Howard L. Glaves, who will be chairman and chief executive officer of the new firm. "The professionals of the firm have been involved in many municipal bond

financings and have over 250 years of collective securities and investment banking experience. The merged firm will be positioned to assist in the underwriting syndication and marketing of municipal, mortgage-backed and other types of taxable and tax-exempt securities."

Richard W. Riccardi, currently president of R.D. White & Co., Inc., will be the firm's president and chief operating officer.

Prior to the announced merger, Glaves Securities Corporation was a minority-owned, broker-dealer corporation. Since its founding in January 1992, Glaves Securities has been named as co-manager for more than \$4.5 billion of financing for its New Jersey municipal clients, and

has participated in numerous other offerings throughout New Jersey, New York and Pennsylvania.

R.D. White & Co., Inc., established in 1937, has specialized in the sales and trading of municipal bonds issued in the State of New York, its municipalities and authorities.

Getting loans more difficult for New Jersey businesses

ROSELAND—The prolonged northeast recession has made continuing success more difficult for small businesses. Even those that are stable, well run and profitable in spite of the adverse economic conditions are forced to change operating philosophies and business attitudes. According to the New Jersey Society of Certified Public Accountants (NJSCPA), collection of receivables, health care costs and banking relations are often cited as the areas of greatest concern and difficulty.

Interaction with banks has become increasingly tense. The banks are demanding more from their customers and giving less. Loan documentation caused by regulatory pressure has become a priority for loan officers. Closely-held business owners, who in the past relied on the strength of their business to borrow, are surprised with requests for personal guarantees, spouses' personal guarantees, mortgages on personal residences and demands for additional collateral.

Why are the banks more difficult to work with? Since 1934, the year the Federal Deposit Insurance Corporation (FDIC) was established, the banking community has not seen as many bank failures as it has in the last several years. Caught between their own operating problems, the economic recession combined with the severe fall of real estate prices and the stock market crash of 1987, the banks are in the process of cleaning their own houses. Signed into law by President Bush, the FDIC Improvement Act of 1991 is a regulatory measure which cuts across every aspect of banks' activities. The objective of the law is to correct the perceived mistakes of the past by having increased regulatory oversight. The regulators are given powers to set standards for internal controls, management policies and procedures, and credit policies. It will be

within FDIC discretion to disallow excessive compensation to bank executives.

Where does this leave the business owner who needs "a bank I can work with?"

The entrepreneur has no choice but to assemble the information required by banks. This information often consists of financial statements and tax returns of the corporation, the personal financial statements and individual income tax return of the shareholder/officer, the business plan, and the business projections. Banks in New Jersey unanimously agree that bank financing is readily available to credit-worthy customers. However, the definition of credit-worthiness has changed dramatically in the past four years.

Stable companies with solid profits and equity and acceptable debt to equity ratios can get loans. It is a little more time-consuming but most banks look for credit-worthy customers. Solidly capitalized companies with reasonable officers' compensation, good business history, known for integrity and good reputation, are getting bank financing. Start-up or unprofitable companies and those with potential environmental problems are having difficulties.

But what if you had one bad year? Say one of your largest customers, representing 40% of your business goes bankrupt. A large portion of your receivables is reduced, resulting in a loss that puts a significant dent in your equity. What are your chances of getting a loan? Generally, banks do not like losses; they do not like undercapitalized companies and they do not like "start-ups" lacking a cash flow history and appropriate capitalization.

If the company is financially weak and undercapitalized, showing excessive officers' compensation, or

(continued on page 10)

TOWNSHIP OF IRVINGTON, NEW JERSEY

NOTICE OF PUBLIC HEARING

To Review FY93 CHAS Annual Plan/Performance Report

The Township of Irvington, New Jersey will hold a Public Hearing on Thursday evening, December 17, 1992, from 7:00 PM to 9:00 PM, in the Council Chambers of the Municipal Building, Room 115, Civic Square, Irvington, New Jersey.

The purpose of this hearing will be to review prior housing program progress, and to consider amendments to prior housing programs and proposals under the CHAS (Comprehensive Housing Affordability Strategy). The procedure to be followed will be: 1) explain Federal guidelines and regulations; 2) review eligible and proposed program activities; 3) review progress of existing and on-going housing programs; 4) review new and anticipated housing programs; 5) receive citizen comments and recommendations for consideration.

The programs to be reviewed are housing and housing-related, wherein approximately \$1,300,000 in existing Federal and State housing program funds have been allocated, as well as an estimated \$2,600,000 in newly identified and anticipated Federal and State housing program funds. These funds have been identified, researched and secured for activities designed to meet the primary objectives of the development and preservation of viable urban communities, decent housing and suitable living environments, and expanding economic opportunities, principally for persons of low- or moderate-income in identified target areas throughout the Township.

An annual CHAS update report will be prepared and submitted in conformance with, and according to guidelines and timeframes established by HUD/Federal regulations. Current information indicates this report will be submitted to the U.S. Department of Housing and Urban Development by December 31, 1992.

The Township of Irvington will also be holding this hearing in order to obtain the views of citizens, public agencies and other interested parties on the housing needs of the Township. Any comments or views presented at the hearing will be considered by the Township in preparation of the Township's Comprehensive Housing Affordability Strategy (CHAS) to be submitted to the U.S. Department of Housing and Urban Development. All citizens are invited to attend and participate in this hearing.

Please contact the Division of Housing Rehabilitation at (201) 399-8668 for any further information.

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NEW BRUNSWICK—"Betsy Brown, A Rhythm & Blues Musical Celebration," featuring the words of playwrights Mzaka Shange and Emily Mann, the eclectic rhythms of composer Bakula Carroll and the musical staging of George Faljon, will be presented by the Crossroads Theatre Company. For ticket info and times call 908-248-5560.

WEDNESDAY, DECEMBER 16

NEWARK—Auditions for the African dance troupe EDIKANFO will be held at the Mary Burch Theater, Essex County College, from 6-8:30 p.m. For more info call 201-8767-4420.

THURSDAY, DECEMBER 17

NEWARK—A Pre-Kwanzaa Festival will be held at 7 p.m. in the Centennial Room of the Newark Public Library. For more info call 201-733-7793.

WAYNE—The William Paterson

College Concert Choir will present its annual winter concert at 8 p.m. in the Shea Center. Free admission. For more info call 201-995-2371.

WEDNESDAY, DECEMBER 16

NEWARK—Auditions for the African dance troupe EDIKANFO will be held at the Mary Burch Theater, Essex County College, from 6-8:30 p.m. For more info call 201-8767-4420.

NEWARK—The First Multicultural

Holiday Extravaganza will be held at 8 p.m. at the Quail Inn, 50 Park Place, featuring Caribbean, Hispanic and African-American music selections. For more info call 201-623-0766.

SATURDAY, DECEMBER 19

NEW YORK CITY—Lincoln Center will present "Holiday for Jazz," the first of the new four-concert series Jazz at Lincoln Center-Youth People's Concerts, hosted by Wynton Marsalis, at 11 a.m. and 1 p.m. in Alice Tully Hall. Series subscriptions are priced at \$20 for children and \$40 and \$10, respectively. For more info call 212-721-6500 or 212-875-5050.

THURSDAY, DECEMBER 31

PLAINFIELD—There will be a New Year's Eve Bash, sponsored by the Community Orientation Life Fighters for Eminent Equity (COLEE), at Grant Avenue Community Center from 9 p.m. until 1 a.m. Semi-formal dress. For info and tickets call 908-561-0123.

SUNDAY, JANUARY 3

NEWARK—The New Jersey Symphony Orchestra will present The Uptown String Quartet, a program celebrating African-American music at the Newark Museum Auditorium. For ticket info call 201-624-8203.

SATURDAY, JANUARY 9

MONTCLAIR—The Popcorn Playhouse series of the Art Council of the Essex Area presents "Straighten Up and Fly Right," a performance of African-American folk tales, celebrating the humor and wisdom of the black oral tradition, at 11 a.m. and 1 p.m. at the Montclair Kimberly Academy. For more info call 201-744-1717.

Whitney Houston talks about marriage, motherhood and nasty rumors

WASHINGTON, DC — For the first time since her July wedding, Aristocording artist Whitney Houston talked about her marriage to fellow recording superstar Bobby Brown, the baby the couple is expecting in March, and the nasty rumors that have accompanied her marriage.

Houston told Ed Gordon, host of "Conversations with Ed Gordon" on BET News, the answers to questions that have not been addressed in her other recent interviews.

When asked about her role of wife, Houston responded: "I have a partner, I have a lifetime friend. Somebody that loves me and that I love. ... Marriage didn't take a whole give and take situation. I like that part."

"Bobby and I are friends. We can talk, we can laugh and cry. We know what we're. ... When we're at home, he's my husband and I am his wife. We take time out to be those things."

According to Houston, her wedding day was just as she'd always imagined. "Everything that I could have ever hoped for or thought of or dreamed of for my wedding was there. I was very happy and overjoyed, believe me," she said.

But that's not all. "It's for me. I'm only taking that walk down the aisle one time," she added.

Houston said that the rumors that she married Bobby Brown, and he married her, for image reasons is

ridiculous.

"You are talking about a lifetime commitment. That's a long time to be dealing with 'I need a black (fan) base, you know, he needed to look better in the eye of the public, you know, not to be such a bad boy, but a good boy now.' You're talking about marriage and don't think people know what that entails."

"It's beyond what it looks like. It's what's inside. It's what you feel for the other person. I wouldn't marry anybody I don't love. If it was for any other reason, you can believe I wouldn't be married," she said.

When asked about motherhood and her career, Whitney responded: "Pregnancy tends to slow you down. You should take on as much as you can. Women are different. I think that, at some point you should slow down and take it easy. I have no choice. For me, I'm just too big (laugh)."

She believes that it is possible for her child to have a normal life despite the stardom of its parents.

"I think the best you can do is raise children (and they have famous parents or people in the public eye, I think it's very important to try hard to raise your child out of that.... so they have an opportunity to know who they are."

Houston says that her husband's womanizer image doesn't bother her at all.

"...cause I got him.... He's my

husband and I'm his wife. What more could there be? I don't think my husband was any more of a womanizer than any other man. It's because he's Bobby Brown (that) everyone focuses in on it," she said.

Houston says that there is trust between she and Brown, and that keeps her from being jealous when she watches him work.

"I know that when I look at my husband on TV, I'm looking at a video—I'm looking at him playing a part. I'm looking at him acting out whatever the part requires. That doesn't mean that I don't get mad, and that doesn't mean that he doesn't get mad either."

"We both understand that that's what we do... my husband is going to be (unfaithful) to me, he's going to do it elsewhere, anywhere he wants to.... If you have (trust), then you'll make it," she explained.

When asked about her film debut in "Bodyguard" with Kevin Costner, Houston said that "the best thing about it is that it's done, it's over with." She said that it was a great experience—the learned a lot—and "a lot of fun."

Was this the best vehicle for her first film?

"I think so," Houston said. "I wanted to do a good project. The part didn't have to be major, it could have been something very small as long as it was something I could make believe."

Kwanzaa celebrated at the library

NEWARK—The Newark Public Library will celebrate Kwanzaa on Thursday, December 17 at 7 p.m.

Kwanzaa, a word from the East African language of Swahili which means "first fruits of the harvest," has become a forum for African-derived cultures to explore their cultural roots.

Celebrated in December, Kwanzaa is based and dedicated upon seven principles: Umoja - unity; Kujichagulia - self-determination; Ujima - collective work and responsibility; Ujamaa - economic cooperation; Nia - purpose; Kuumba - creativity; and Imani - faith.

During the holiday, family members discuss the

meaning of each principle, and light a candle in the Kinara, which is one of the traditional symbols.

As part of the library's celebration, Message From Our Ancestors, a performing group dedicated to the preservation of traditional African-American culture will present a program of dances Africa.

Joyce Smith Carter, county director of Quest Essex CYO-Youth Ministries, will present the ceremony of Kwanzaa. Rev. Reginald Thomas Jackson of St. Matthew's A.M.E. Church and singer Joy Williams will also contribute to the celebration.

The Kwanzaa celebration is free and open to the public. For more information call 201-733-7793.

NJSO offers Classical Roots series and Allegro Club

NEWARK—The New Jersey

Symphony Orchestra continues its new Classical Roots series at Newark's Symphony Hall and the Newark Museum.

The two performances remaining in the three part series are Sunday, January 3, 1993, 3 p.m. at the Newark Museum Auditorium, and Sunday, February 7, 1993, 3 p.m. at Symphony Hall.

In January, the NJSO will present The Uptown String Quartet in a program celebrating African-American

music, blues, ragtime, spirituals.

The final concert of the series will feature the Broadway talent of conductor Daniel Holsinger, joined by vocalist Gail Nelson, and the NJSO. This program is a tribute to the music of Irving Berlin.

The celebration begins on Saturday, January 23, 1993 at 8 p.m. at the State Theatre when newly appointed Artistic Advisor Zdenek Macal leads the NJSO in music by Dvorak, Schubert and Beethoven. A party follows, offering an opportunity to

minge with other young professionals, NJSO musicians and special guest Maestro Macal.

The fun continues on Thursday March 11 with a pre-theatre buffet at the Raritan River Club, followed by the world premiere of the musical "The Fields of Ambrosia" at the George Street Playhouse.

For more information or to order tickets for either Classical Roots or the Allegro Club, call the NJSO box office, 201-624-8203 or 1-800-ALLEGRO (M-F, 11-6; Sat. 12-5).

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NEW YEAR'S EVE GALA
E.T. Business Services 5th Annual New Year's Eve Gala at Pantagio Renaissance, Soaral Plains, Thursday, December 31, 1992 ~ 8 to 2 a.m. ~ includes continuous open bar, hors d'oeuvres, prime rib dinner, champagne, favors, free gifts, dancing (D.J. ~ The Hammer ~ and more ~ only \$65 per or \$625 table of 10 (you save \$25) ~ must reserve by 12/25/92 ~ space is limited (private group) ~ call Ed ~ NOW ~ 908-968-2672

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You'll find this and other interesting facts in Tanqueray's African-American History Calendar.

Whitney Houston: DC, 43, 201, 624-8203; 100% African American: DC, 201, 624-8203; 100% African American: DC, 201, 624-8203.

LEGAL NOTICE

INVITATION FOR BIDS
THE HOUSING AUTHORITY OF THE CITY OF NEWARK will receive sealed bids for INSTALLATION, MAINTENANCE, TESTING, AND SUPERVISION OF ELECTRO-CHEMICAL UNITS FOR SOIL WATER TREATMENT various Housing Authority projects, at 10:00 a.m. on the 5th day of January, 1993 at 57 Sussex Avenue, Newark, New Jersey 07103, at which time and place all bids will be publicly opened and read aloud.

A pre-bid conference will be held on December 22nd, 1992 at 10:00 a.m. at 57 Sussex Avenue, Newark, New Jersey.

Proposed forms of contract documents, including specifications are available at the office of the Housing Authority of the City of Newark, Contract Division, 57 Sussex Avenue, Newark, New Jersey. Invitation No. NHA B03771.

A certified check or bank draft payable to the HOUSING AUTHORITY OF THE CITY OF NEWARK, U.S. Government Bonds or a satisfactory Bid Bond executed by the Bidder and acceptable sureties licensed in the State of New Jersey, in an amount of 10% of the bid, not to exceed \$50,000.00 shall be submitted with each bid.

The successful bidder will be required to furnish and pay for a satisfactory Performance and Payment Bond(s), a consent of surety is required which guarantees issuance of such bond(s) upon award of a contract. Bidders are required to comply with the requirements of P.L. 1975 c. 127.

The HOUSING AUTHORITY OF THE CITY OF NEWARK reserves the right to reject any or all bids or to waive any informalities in the bidding. The AUTHORITY reserves the right to reject all bids in the event that less than two (2) bids are received at the designated time of the bid opening. The AUTHORITY reserves the right to award all or a portion of the award to one or more responsible bidders. The Authority reserves the right to reject any partial bids.

No bid shall be withdrawn for a period of sixty (60) days subsequent to the opening of bids without consent of the HOUSING AUTHORITY OF THE CITY OF NEWARK.

HOUSING AUTHORITY OF THE CITY OF NEWARK
MR. HAROLD LUCAS
EXECUTIVE DIRECTOR

12/16/92

LEGAL NOTICE

INVITATION FOR BIDS
THE HOUSING AUTHORITY OF THE CITY OF NEWARK will receive sealed bids for FURNISH LABOR AND MATERIALS TO PROVIDED MAINTENANCE, REPAIRS, ANNUAL INSPECTION AND CERTIFICATION FOR FIRE ALARM AND SECURITY SYSTEMS AT VARIOUS HOUSING AUTHORITY'S PROJECT SITES AS NEEDED BASIS, at 11:00 a.m. on the 5th day of January, 1993 at 57 Sussex Avenue, Newark, New Jersey 07103, at which time and place all bids will be publicly opened and read aloud.

A pre-bid conference will be held at 11:00 a.m. on December 23rd, 1992, at 57 Sussex Avenue, Newark, New Jersey.

Proposed forms of contract documents, including specifications are on file at the office of the Housing Authority of the City of Newark, Contract Division, 57 Sussex Avenue, Newark, New Jersey. Invitation No. NHA B03781.

A certified check or bank draft payable to the HOUSING AUTHORITY OF THE CITY OF NEWARK, U.S. Government Bonds or a satisfactory Bid Bond executed by the Bidder and acceptable sureties in the amount of five thousand dollars (\$5,000.00) shall be submitted with each bid.

Bidders are required to comply with the requirements of P.L. 1975 c. 127.

For further information, please contact Joseph Maloney, Asst. Chief of Contract Maintenance, at (201) 439-2957.

The HOUSING AUTHORITY OF THE CITY OF NEWARK reserves the right to reject any or all bids or to waive any informalities in the bidding. The AUTHORITY reserves the right to reject all bids in the event that less than two (2) bids are received at the designated time of the bid opening. The Authority reserves the right to reject any partial bids.

No bid shall be withdrawn for a period of sixty (60) days subsequent to the opening of bids without consent of the HOUSING AUTHORITY OF THE CITY OF NEWARK.

HOUSING AUTHORITY OF THE CITY OF NEWARK
MR. HAROLD LUCAS
EXECUTIVE DIRECTOR

12/16/92

LEGAL NOTICE

INVITATION FOR BIDS
THE HOUSING AUTHORITY OF THE CITY OF NEWARK will receive sealed bids for ANNUAL CONTRACT FOR SERVICE, REPAIR AND ANNUAL REPLACEMENT OF WATER METERS AT VARIOUS PROJECTS at 11:30 a.m. on the 5th day of January, 1993 at 57 Sussex Avenue, Newark, New Jersey 07103, at which time and place all bids will be publicly opened and read aloud. A pre-bid conference will be held on the 23rd of December 1992 at 2:00 p.m. at 57 Sussex Avenue, Newark, New Jersey 07103.

Proposed forms of contract documents, including specifications are on file at the office of the HOUSING AUTHORITY OF THE CITY OF NEWARK, Contract Division, 57 Sussex Avenue, Newark, New Jersey. Telephone No. (201) 439-2355. Invitation No. NHA B03771.

A certified check, money order or bank draft payable to the HOUSING AUTHORITY OF THE CITY OF NEWARK, U.S. Government Bonds or a satisfactory Bid Bond executed by the Bidder and acceptable sureties in an amount equal to \$6,000.00.

Bidders are required to comply with the requirements of P.L. 1975, c. 127.

The HOUSING AUTHORITY OF THE CITY OF NEWARK reserves the right to reject any or all bids or to waive any informalities in the bidding.

The AUTHORITY reserves the right to reject all bids in the event that less than two (2) bids are received at the designated time of the bid opening.

The HOUSING AUTHORITY OF THE CITY OF NEWARK reserves the right to reject any partial bids. The Housing Authority of the City of Newark reserves the right to award all or a portion of the award to one or more responsible bidders.

No bid shall be withdrawn for a period of sixty (60) days subsequent to the opening of bids without consent of the HOUSING AUTHORITY OF THE CITY OF NEWARK.

HOUSING AUTHORITY OF THE CITY OF NEWARK
MR. HAROLD LUCAS
EXECUTIVE DIRECTOR

12/16/92

In Union County, call:
908-754-3400
9:00 AM - 5:00 PM

LEGAL NOTICE

TRANSIT PUBLIC HEARING NOTICE SENIOR CITIZEN AND DISABLED RESIDENT TRANSPORTATION ASSISTANCE PROGRAM AND ACCESS LINK PARATRANSIT PLAN ANNUAL UPDATE

The New Jersey Transit Corporation (NJ TRANSIT) is conducting public hearings in order to gather information and receive comments from interested parties concerning programs developed pursuant to the Senior Citizen and Disabled Resident Transportation Assistance Act (SCDRTPA) and the geographic region in accordance with Section 501-P, 1984-678 of SCRTAP and Section 57-1586 of the American with Disabilities Act (ADA) respectively. Each hearing will have an afternoon and evening session. The locations are in Camden, Newark, and New Brunswick, New Jersey in accordance with the statute.

The Senior Citizen and Disabled Resident Transportation Assistance Program funds capital, operating and/or administrative expenses for locally coordinated paratransit services for senior citizens and disabled residents. The program also funds accessibility improvements to NJ TRANSIT's fixed route bus and rail system, the provision of technical assistance to the counties and the administration of the statewide program. The ADA places a major emphasis on providing a fixed route system to individuals with disabilities that is comparable to the level of service provided to individuals without disabilities who use the fixed route system. NJ TRANSIT is required to submit annual updates to the initial paratransit plan submitted pursuant to the Federal Transit Administration (FTA) in January 1992. The annual update includes program developments and planned milestones to bring NJ TRANSIT in compliance with the ADA paratransit mandate.

An interpreter for deaf and hearing impaired persons will be available. If you need information about transportation to the hearing, please contact NJ TRANSIT's Office of Special Services at 201-491-7372.

The public is invited to these hearings at which time they will have a full opportunity to express their views. In order to assure that all members of the public are given an opportunity to be heard, initial presentations will be limited to five (5) minutes. If you are unable to attend any of the hearings, written comments for the record may be sent to Mr. James H. Haskins, Director, Transportation, One Penn Plaza East, Newark, New Jersey 07102-2246 by January 21, 1993. In accordance with the above statute, public hearings will be held as follows:

SOUTHERN REGION:
PLACE: Camden County College/
Rosen Community Center, 1st Floor
200 North Broadway (Camden City Campus)
Camden, New Jersey
DATE: January 20, 1993, Wednesday
TIME: 2:30 pm to 3:45 pm
3:45 pm to 5:00 pm
5:00 pm to 7:15 pm
7:15 pm to Conclusion

NORTHERN REGION:
PLACE: New Jersey Transit Corporation
New Penn Plaza East
Newark, New Jersey
DATE: January 20, 1993, Wednesday
TIME: 2:30 pm to 3:45 pm
3:45 pm to 5:00 pm
5:00 pm to 7:15 pm
7:15 pm to Conclusion

CENTRAL REGION:
PLACE: New Jersey Law Center
Aurthurum
One Constitution Square
New Brunswick, New Jersey
DATE: January 21, 1993, Thursday
TIME: 2:30 pm to 3:45 pm
3:45 pm to 5:00 pm
5:00 pm to 7:15 pm
7:15 pm to Conclusion

ADJUTANT GENERAL'S OFFICE
SARLEY A. DELIBERO
EXECUTIVE DIRECTOR
NEW JERSEY TRANSIT CORPORATION

ADVERTISE public notices, legal notices, bids & RFPS weekly in City News, published each Wednesday and distributed throughout Essex Union, Bergen, Passaic, Hudson, Mercer, Morris, Middlesex & Somerset counties. Only \$6.95 per copy. Call 908-754-3400 or FAX your bids to 908-754-3433. Bids must be received no later than the Thursday preceding the Wednesday publication date.

**RESOLUTION 92-90
RESOLUTION APPROVING MEETING DATES
OF THE BOARD OF COMMISSIONERS OF
THE HOUSING AUTHORITY OF THE
COUNTY OF MORRISTOWN**

WHEREAS, the Board of Commissioners of the Housing Authority of the County of Morris meets on a monthly basis to conduct the regular business of the Housing Authority; and
WHEREAS, the Board of Commissioners, at its regular meeting, held on the eighth day of December 1992, establishes a schedule of monthly meeting dates for year following.

NOW THEREFORE, BE IT RESOLVED, that:

1. During the year of 1993, the regular meeting of the Board of Commissioners of the Housing Authority of the County of Morris shall be held at 7:00 p.m. on the second Tuesday of each month.

2. All said regular meetings will take place at 99 Ketch Road, Morristown, NJ 07960.

Exact dates of the second Tuesday are as follows:

January 12, 1993
February 9, 1993
March 9, 1993
April 13, 1993
May 11, 1993
June 8, 1993
July 13, 1993
August 10, 1993
September 14, 1993
October 12, 1993
November 9, 1993
December 14, 1993

Certified copies of the Resolution shall be mailed to and published in the Daily Record, filed with the Clerk of Morris County and posted on the bulletin board in the main entrance of 99 Ketch Road, Morristown, NJ.

**12/16/92 ROBERTA L. STRATER
DIRECTOR/SECRETARY**

PUBLIC NOTICE
The Housing Authority of the city of Long Branch, New Jersey intends to procure the following described services:

Plural auditing services with regard to the Authority's accounts for the fiscal year ending June 30, 1992; and to leases, on the 26th day of December, 1992, a request for proposals (RFP) for such services. The subject RFP will set forth the proposal requirements, criteria for award of contract, information regarding the bid opening, and submission of proposal, and the deadline date for receipt of service by the Housing Authority's Executive Director or his Authority's administrative officer, Garfield Court, Administration Building, P.O. BOX 338, Long Branch, NJ 07740 during regular working hours, or telephone (908) 225-3737 between the hours of 9 A.M. and 4:30 P.M. on Monday thru Friday.

**12-16-92 DAVID A. BROWN
ACTING EXECUTIVE DIRECTOR**

HELP WANTED
Coordinator
The Fair Housing Council of Essex newly formed non-profit created to assist residents in Essex County in processing housing discrimination complaints, is seeking a coordinator to administer its activities. Initial Responsibilities will also include outreach and developing ties with relevant community organizations. Services Agencies, Applicants must be sensitive to housing issues and community needs. Send resumes to P.O. Box 811, South Orange, NJ 07078. All applicants will receive a response.

HELP WANTED
TAX COLLECTOR
City of Plainfield, New Jersey, municipal government, pop. approx. 45,500 with approx. 11,000 line items is seeking an exp. certified tax collector with strong management skills. Responsibilities include collection of property taxes and sewer fees. Send resume to City of Plainfield, Division of Personnel, 515 Watchung Avenue, Plainfield, New Jersey 07060 Equal Opportunity Employer

HELP WANTED
TAX COLLECTOR
The Bonton Housing Authority reserves the right to reject any or all proposals.

**12-16-92 VIRGINIA B. MCGINNIS
EXECUTIVE DIRECTOR**

HELP WANTED
TAX COLLECTOR
The Bonton Housing Authority reserves the right to reject any or all proposals.

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EXECUTIVE DIRECTOR**

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EXECUTIVE DIRECTOR**

**12-16-92 VIRGINIA B. MCGINNIS
EXECUTIVE DIRECTOR**

HOUSING AUTHORITY OF THE CITY OF NEWARK REQUEST FOR PROPOSAL

THE HOUSING AUTHORITY OF THE CITY OF NEWARK is seeking proposals from qualified Medical Doctors and Medical Clinicians to perform Pre-Employment physicals on prospective employees.

Interested doctors or clinicians can obtain the "General Scope of Services" for this service from the Authority's Contract Division, 57 Sussex Ave., Newark, New Jersey 07103. Request for Proposal (RFP) No. 7019-5.

Proposals shall be submitted in triplicate in one envelope containing both the technical proposal and cost data. The outside of all envelopes shall be clearly marked "Pre-Employment Physicals."

The Housing Authority of the City of Newark reserves the right to reject any or all proposals or to waive any information in proposals.

No proposals shall be withdrawn for a period of one hundred and eighty (180) days subsequent to the due date of the proposals without the consent of the Housing Authority of the City of Newark.

A Pre-Proposal Bid Meeting will be held on Wednesday, December 23, 1992 at 9:30 A.M. at the Housing Authority of the City of Newark, 57 Sussex Avenue, Newark, NJ 07103.

For further information, contact: Lewi Bohannon, Department of Personnel, telephone number 201-490-5900.

**HOUSING AUTHORITY
OF THE CITY
OF NEWARK**

**HAROLD LUCAS
EXECUTIVE DIRECTOR
12/16/92**

**HOUSING AUTHORITY
OF THE CITY
OF NEWARK**

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12/16/92**

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**HOUSING AUTHORITY
OF THE CITY
OF NEWARK**

**HAROLD LUCAS
EXECUTIVE DIRECTOR
12/16/92**

**HOUSING AUTHORITY
OF THE CITY
OF NEWARK**

INVITATION TO BID

The Housing Authority of the Borough of Carteret, New Jersey will receive bids for the Sidewalk Rehabilitation at N47-4. Jennings Smith Village, Carteret, New Jersey

Bids will be received until 11:00 A.M. Prequalifying Time, December 30, 1992 at the offices of the Housing Authority of the Borough of Carteret, 60 Roosevelt Avenue, Carteret, New Jersey 07008, at which time and place all bids will be publicly opened and read aloud.

Bidding documents, and proposed forms of contract documents, including plans and specifications, will be on file beginning December 15, 1992 at the offices of the Housing Authority of the Borough of Carteret.

Copies of the documents may be obtained at the offices of the Housing Authority of the Borough of Carteret beginning December 15, 1992 at the cost of \$75.00 for each set of documents.

The site will be available for examination between the hours of 9:30 A.M. to 11:30 A.M. and 1:30 P.M. Monday through Friday.

A bid guarantee in the form of a certified check or bank draft, payable to the Housing Authority of the Borough of Carteret, or a satisfactory bid bond executed by the bidder and acceptable sureties shall be submitted with each bid.

All bidders are required to submit a Previous Participation Certificate, Form HUB-2530, indicating previous experience in performing comparable work.

All bidders must submit a "Statement of Ownership" in accordance with N.J.S.A. 52:25-2.4.

All bidders are required to comply with the requirements of P.L. 1975, C.127.

Attention is called to the provisions for equal employment opportunity. Payment of not less than the minimum salaries and wages as set forth in the contract documents must be paid on this project.

The successful bidder will be required to furnish and pay for a satisfactory performance and payment bond in the full amount of the contract, such bonds shall be obtained from a company which appears on the latest edition of the Federal List of Approved Surety Companies, Department of Treasury Circular #570. Bonds obtained from Surety Companies which do not appear on the list will be considered unsatisfactory.

The Housing Authority of the Borough of Carteret reserves the right to reject any or all bids or to waive any informalities in bidding.

No bid shall be withdrawn for a period of sixty (60) days subsequent to opening of bids without the consent of the Housing Authority of the Borough of Carteret.

**HOUSING AUTHORITY OF THE BOROUGH OF CARTERET
MS. MICHELLE HOWARD-HUDSON
EXECUTIVE DIRECTOR**

INVITATION TO BID
The Housing Authority of the Borough of Carteret, New Jersey will receive bids for the Sanitary Sewer Replacement at N47-4. Edward J. Dolan Homes, Carteret, New Jersey

Bids will be received until 10:30 A.M. Prequalifying Time, December 30, 1992 at the offices of the Housing Authority of the Borough of Carteret, 60 Roosevelt Avenue, Carteret, New Jersey 07008, at which time and place all bids will be publicly opened and read aloud.

Bidding documents, and proposed forms of contract documents, including plans and specifications, will be on file beginning December 15, 1992 at the offices of the Housing Authority of the Borough of Carteret.

Copies of the documents may be obtained at the offices of the Housing Authority of the Borough of Carteret beginning December 15, 1992 at the cost of \$75.00 for each set of documents.

The site will be available for examination between the hours of 9:30 A.M. to 11:30 A.M. and 1:30 P.M. Monday through Friday.

A bid guarantee in the form of a certified check or bank draft, payable to the Housing Authority of the Borough of Carteret, or a satisfactory bid bond executed by the bidder and acceptable sureties shall be submitted with each bid.

All bidders are required to submit a Previous Participation Certificate, Form HUB-2530, indicating previous experience in performing comparable work.

All bidders must submit a "Statement of Ownership" in accordance with N.J.S.A. 52:25-2.4.

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Attention is called to the provisions for equal employment opportunity. Payment of not less than the minimum salaries and wages as set forth in the contract documents must be paid on this project.

The successful bidder will be required to furnish and pay for a satisfactory performance and payment bond in the full amount of the contract, such bonds shall be obtained from a company which appears on the latest edition of the Federal List of Approved Surety Companies, Department of Treasury Circular #570. Bonds obtained from Surety Companies which do not appear on the list will be considered unsatisfactory.

The Housing Authority of the Borough of Carteret reserves the right to reject any or all bids or to waive any informalities in bidding.

No bid shall be withdrawn for a period of sixty (60) days subsequent to opening of bids without the consent of the Housing Authority of the Borough of Carteret.

**HOUSING AUTHORITY OF THE BOROUGH OF CARTERET
MS. MICHELLE HOWARD-HUDSON
EXECUTIVE DIRECTOR**

**AMENDED
DECEMBER 15, 1992
SCHEDULE OF
REGULAR BOARD
MEETINGS**

**HOUSING AUTHORITY OF THE CITY OF
ASBURY PARK**
1000 122 Third Avenue
Asbury Park, New Jersey
07712

For the period commencing 5/11/92 and terminating 4/30/93

May 1992
June 1992
July 1992
August 1992
September 1992
October 1992
November 1992
December 1992
January 1993
February 1993
March 1993
April 1993

The Housing Authority of the City of Asbury Park, New Jersey, is seeking proposals for a financial audit for fiscal year ending December 31, 1992.

The Authority presently administers the following:

Public Housing Management - 247
Public Housing Development - 115
Section 8 Certificate & Voucher - 448
FHA 916 Section 8 - 101

Proposals must include submission of cost, detailing a fee structure for all services to be performed and a statement of qualifications, which include experience in the above areas and FPMR, project personnel.

All proposals must be received by 5:00 p.m. on January 11, 1993 to the Housing Authority of the County of Morris, 99 Ketch Road, Morristown, NJ 07960.

PROPOSALS WILL NOT BE ACCEPTED AFTER THE ABOVE STATED DATE AND TIME.

All interested firms should contact the Authority at the above address for call (201) 540-3830.

**ROBERTA L. STRATER
EXECUTIVE DIRECTOR**

HELP WANTED
SALES REPRESENTATIVES
Existing opportunities are now available for sales reps who are self-motivated, "A Cut Above the Rest."

Individuals interested in self advertising spots for one of the area's fastest growing new products. Successful candidates will receive a \$10,000 transportation with a minimum of 1-2 years' experience in sales and proven track record. Don't hesitate. Contact: Call now 508-668-3956 or 1-800-241-3579.

ASSEMBLERS
Excellent income to assemble products from home. No experience necessary. Call now 508-668-3956 or 1-800-241-3579.

In Essex County, call:
201-504-9300
9:00 AM - 5:00 PM

LEGAL NOTICE

RESOLUTION 92-79 RESOLUTION APPOINTING ACCOUNTING FIRM

WHEREAS, the local public Contract Law, N.J.S.A. 40A:1 et seq., requires that the Resolution authorizing "Professional Services" without competitive bids must be publicly advertised;

WHEREAS, the Housing Authority of the County of Morris has, from time to time the need for accounting services and has determined that the firm of Hander, Hyman & Parnes is the best qualified firm to provide such services;

WHEREAS, the Board of Commissioners of the Housing Authority of the County of Morris has given consideration to the need for such services and has determined that it is in the best interest of said Authority to retain such accounting services for the proper management of the Authority;

NOW THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the Housing Authority of the County of Morris do hereby designate the firm of Hander, Hyman & Parnes as the firm of 1993.

BE IT FURTHER RESOLVED that the firm of Hander, Hyman & Parnes shall be compensated for such services as provided at the request and direction of the Housing Authority in accordance with accounting service agreement. Such services and fees shall remain in effect for the period of twelve months commencing on January 1, 1993 and ending on December 31, 1993.

BE IT FURTHER RESOLVED, that this contract is awarded without competitive bidding as a "Professional Service" under that provision of the Local Public Contracts Law because such services are rendered by persons authorized by Law to practice such profession.

The contract for legal review of Handers & Parnes is on file at the offices of the Housing Authority of the County of Morris with the Executive Director and is available for public review.

BE IT FURTHER RESOLVED, that a copy of this resolution shall be published in the legal section of the newspaper as required by law.

**12/16/92 ROBERTA L. STRATER
DIRECTOR/SECRETARY**

**RESOLUTION 92-78
RESOLUTION APPOINTING ATTORNEY**

WHEREAS, the local Public Contract Law, N.J.S.A. 40A:1 et seq., requires that the Resolution authorizing "Professional Services" without competitive bids must be publicly advertised;

WHEREAS, the Housing Authority of the County of Morris has, from time to time the need for legal counsel and accountants and has determined that the firm of Hander, Hyman & Parnes is the best qualified firm to provide such services;

WHEREAS, the Board of Commissioners of the Housing Authority of the County of Morris has given consideration to the need for such services and has determined that it is in the best interest of said Authority to retain such legal services for the proper management of the Authority;

NOW THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the Housing Authority of the County of Morris do hereby designate the firm of Handers & Parnes as the firm of 1993.

BE IT FURTHER RESOLVED, that this contract is awarded without competitive bidding as a "Professional Service" under that provision of the Local Public Contracts Law because such services are rendered by persons authorized by Law to practice such profession.

The contract for legal review of Handers & Parnes is on file in the office of the Housing Authority of the County of Morris with the Executive Director and is available for public review.

BE IT FURTHER RESOLVED, that a copy of this resolution shall be published in the legal section of the newspaper as required by law.

**12/16/92 ROBERTA L. STRATER
DIRECTOR/SECRETARY**

LEGAL NOTICE
**REQUEST FOR PROPOSAL (R.F.P.)
CONSULTING SERVICES FOR 1993
COMPREHENSIVE GRANT PROGRAM**

HOUSING AUTHORITY OF MORRISTOWN
PUBLIC NOTICE is hereby given that sealed proposals will be received by the Housing Authority of the County of Morris (hereinafter called the Authority), in the County of Morris, State of New Jersey, at the Administration Building, 99 Ketch Road, Morristown, New Jersey, on Monday, January 12, 1993, at 10:00 A.M.

The Authority reserves the right to waive any informalities in proposals and to accept or reject any or all proposals if it is in the best interest of the Authority to do so. The Selection Process will be based on HUD Handbook 7485.1 REV. 4 Section 8.2.

All consultants must be licensed to do business in New Jersey. Any Consultant who is a corporation not chartered under the Laws of the State of New Jersey, must submit an affidavit certifying that said corporation is authorized to do business in the State of New Jersey.

Bidders are required to comply with the requirements of Public Law 1975, 127 which contains "Non-Discrimination and Affirmative Action," and Public Law 1077, c.33 which requires a Statement of Corporate Ownership.

LAWRENCE R. JACKSON
EXECUTIVE DIRECTOR
MORRISTOWN HOUSING AUTHORITY

NOTICE TO ALL BIDDERS
BAYSHORE REGIONAL SEWERAGE AUTHORITY
MORRISTOWN COUNTY, NEW JERSEY CONTRACT 23
WATER POLLUTION CONTROL FACILITY
SLUDGE INCINERATION FACILITIES

ADDENDUM NO. 3
The prior notice to bids set Friday, December 11, 1992 at 10:00 A.M. for bids to be received by the Bayshore Regional Sewerage Authority, in the above contract. The bid receipt has been postponed due to severe inclement weather conditions.

You are hereby notified that sealed bids for the above named contract, which consist of construction of Sludge Incineration Facilities for the Bayshore Regional Sewerage Authority in Morristown County, New Jersey, will be received at the Bayshore Regional Sewerage Authority Administration Building, 100 Oak Street, New Beach, New Jersey, on Monday, December 21, 1992 at 10:00 A.M. (noon), at which time, in the above contract, they will be publicly opened and the contents publicly announced.

BY ORDER OF BAYSHORE REGIONAL SEWERAGE AUTHORITY
**DAVID COHEN
CHAIRMAN**

12/16/92

FOR SALE
GEORGIA SOFT SHELL PECANS
WHOLESALE
\$2.50/LB
MINIMUM PURCHASE
100 LBS.

"SO SOFT YOU CAN CRACK THEM IN YOUR HANDS"

JUST IN TIME FOR THE HOLIDAY CALL
1-800-732-7665
(PEPPERS ELECTIC)

12/16/92

FOR SALE
GEORGIA SOFT SHELL PECANS
WHOLESALE
\$2.50/LB
MINIMUM PURCHASE
100 LBS.

"SO SOFT YOU CAN CRACK THEM IN YOUR HANDS"

JUST IN TIME FOR THE HOLIDAY CALL
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(PEPPERS ELECTIC)

12/16/

Brown urges rejection of sports betting

Casinos fail to do adequate business with minorities

TRENTON—At a press conference held last week, Assemblyman Willie Brown called for the rejection of sports betting in Atlantic City casinos because the gaming halls fail to do adequate business with minority- and women-owned firms.

Brown also said the same time has come for the state Casino Control Commission (CCC) to impose some sort of penalty on the industry because it has consistently failed to conduct 10-percent of its contractual business with minorities and women.

"I fully support Assemblyman Brown speaking out on this issue," said Rev. Lawton Nelson, Atlantic County's First District freeholder. "I think it was time that someone took the lead on this issue on the state level and I'm happy to help Mr. Brown in this cause."

Brown said CCC records show that only three of Atlantic City's 12 gaming halls now meet their trade mandates with minority- and women-owned businesses.

Under the Casino Control Act, a casino must purchase at least five percent of its dollar value of contracts from women and minorities if it has operated in Atlantic City for six years or less. After six years, a casino must increase that level to 10 percent.

The Taj Mahal Casino is the only gaming hall that has been open less than six years. It did 7.8 percent of its business with minorities and women in 1991, Brown said. He said the other two casinos meeting their mandates were Caesars, at 11.2 percent, and TrayWorld, at 11 percent.

"The rest—nine casinos, or three-quarters of the entire industry—all languish in the single digits," said Brown. "This is unacceptable and absurd in a city with as large a minority population as Atlantic City."

Brown said he was distressed by the poor showing by casinos because they have a social and economic duty to do business with minorities and women. He said voters gave them that responsibility when they approved a referendum authorizing casino gambling in 1976.

Moreover, Brown said casinos have benefited from a variety of law changes and financial stimulus packages over the last couple of years.

Brown noted that the Legislature has authorized new games, more slot machines, off-track horse betting through the use of simulcasting, 24-hour gambling, and fewer regulations. Brown said the state also has agreed to pour millions of dollars into the city to build a new convention center and an international airport terminal. "The casino industry has received quite a shopping bag of goodies over the last couple of years," said Brown. "About the only thing that has not been asked of the Legislature is permission to install slot machines in the State House corridors."

Brown said the CCC is scheduled to hold a public hearing on Monday to determine whether the casinos have made a "good-faith effort" to do business with women and minorities.

"The record seems clear to me that a good-faith effort has not been made," said Brown.

Getting loans more difficult

(continued from page 8)

if the officers/shareholders are not willing to sign personal guarantees, getting business loans can be very difficult.

What are the other options? There is always alternative financing. The Small Business Administration (SBA) and Economic Development Authority (EDA) offer guarantees and direct loans as a source of funding for "weaker" companies. However, even those sources are becoming more selective.

So what can a small business do in this environment of harsher banking standards? The key is to take this situation as an opportunity to change the business phi-

losophy and to improve business efficiency, productivity and profitability. Many businesses in New Jersey already reduced their operating costs, became "leaner and meaner" and more competitive.

CPAs are financial professionals licensed by the state based on formal education, professional experience and a rigorous examination of skills. Technical knowledge and business experience allow CPAs to effectively help entrepreneurs find effective solutions in dealing with today's uncertain economic times. Businesses of all sizes can rely on their CPAs for appropriate assistance and advice, often of critical importance during adverse economic conditions.

CPAs, business consultants and management can outline a business plan to improve the company's financial structure. This is done by setting forth steps necessary to meet goals and objectives necessary to

enhance the business' finances. CPAs can also help in preparing the financial package necessary to meet the tougher banking documentation standards.

Plainfield begins Operation Holiday Spruce-up '92

PLAINFIELD — Mayor Harold Mitchell announces that the Pre-Christmas Clean Holiday Cleanup Campaign has already begun.

The clean-up program is being funded by a New Jersey Depart-

ment of Environmental Protection and Energy's Clean Communities Program grant in the amount of over \$40,000.

"There will be quite a number of Plainfield groups sprucing-up designated public sites and access ways," says Mayor Mitchell. "Public Works crews have already been in force performing double-duty—picking up leaves and cleaning up litter."

He added, "We now need the public to help out by simply picking up litter every day around their own property including the curb and placing it in a refuse container right their at home."

A large number of individual volunteers and organizations are now being recruited to participate for the Saturday clean-up drive on December 19.

If anyone would like to receive any information about the New Jersey Clean Communities litter abatement program or about recycling, may call Israel Sierra, Recycling and Clean Communities Coordinator at 908-753-3403.

Mini-grants are available to community groups which have a minimum of 10 or more people ready to participate in the four-hour clean-up drive on December 19th.

WATER HARRY'S

AUTO SUPPLY, INC.
911 SOUTH AVE. PLAINFIELD, NJ 07062
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Tips to prevent frozen pipes

WESTFIELD—Elizabethtown Water Company reminds its customers that cold weather can freeze the plumbing in their homes and result in high repair bills. Some household pipes may be exposed to the elements and will have to withstand extremely low temperatures. When water freezes it expands, and that slight expansion could crack pipes. By following a few simple guidelines, homeowners can protect their pipes throughout the winter.

• Start by closing the stop and waste valves on outside hose faucets. The valves are located near the faucet, but inside the basement wall. Once the valve is closed tightly, drain the outside piping and remove hoses from outside faucets.

• Insulate pipes located near outside walls, garages and basements. Rags or old blankets can be used in lieu of commercial insulation materials.

• Repair cracks and broken window panes in the basement and open cabinet doors under all sinks to allow warm air to circulate around exposed pipes and further safeguard against freezing.

• If a pipe does freeze, wrap a cloth around it and soak it repeatedly with hot water. If this is inconvenient, draw the pipe with a hair dryer or heating pad, but do not risk fire or damage by using a torch.

• Advise all members of the household where the main shut-off valve is located and be prepared to turn it off if a water line bursts.

Representatives at Elizabethtown Water Company are available from 8 a.m. to 5 p.m. Monday through Friday at 1-800-272-1323.